

Story County Guide to Rural Living

It is important to know that life in the country is different from life in the city. County governments are not able to provide the same level of service that city governments provide. We have put together this informational guide to help you make an educated and informed decision when purchasing rural land.

We do not want to discourage anyone from purchasing rural land, but we do want to help those who are fortunate enough to live in the country to be well informed and understand some of the circumstances involved in country living. Country life is a wonderful way of living and everyone that lives in a rural area should have the opportunity to have that experience be enjoyable.



Important things to consider...

UTILITIES





- Telephone communications, cable and internet can be a problem. It may be difficult to obtain another line for fax or computer modem uses. Alternatives to such may need to be sought out. Even cellular phones may not work in all areas.
- If sewer service is available to your property, it may be expensive to hook into the system. It also may be expensive to maintain the system you use.
- If sewer service is not available, you will need to use an approved septic system or other treatment process. Have the system checked by a reliable sanitation company and obtain a permit from the Story County Environmental Health Department.
- If you do not have access to a supply of treated domestic water, you will need to locate an alternative supply. The most common method is use of a water well. The Story County Environmental Health Department issues permits for most wells. The cost for drilling and pumping the well can be considerable. The quality and quantity of well water can vary considerably from location to location and from season to season. It is strongly advised that you research this issue very carefully.
- Electric service may not be available to every area of Story County. It is important to determine the proximity of electrical power, as well as special power needs. It can be very expensive to extend power lines to remote areas.
- It may be necessary to cross property owned by others in order to extend electric service to your property in the most cost efficient manner. It is important to make sure that the proper easements are in place to allow lines to be built to your property.
- Electric power may not be available in single phase and three phase service configurations. If you have special power requirements, it is important to know what level of service can be provided to your property.
- Power outages can occur in outlying areas with more frequency than in more developed areas. A loss of
 electric power can also interrupt your supply of water from a well.
- You may also lose food in freezers or refrigerators and power outages can cause problems with computers as well. It is important to be able to survive for up to a week in severe cold with no utilities if you live in the rural areas.



It is good to know the cost for trash removal as you make the decision to move to the country. Trash removal can be much more expensive in a rural area than in a city. It is illegal to create your own trash dump, even on your own land.



Important things to consider continued...

ROADWAYS

The fact that you can drive to your property does not necessarily guarantee that you, your guests and emergency service vehicles can achieve that same level of access at all times.

- Emergency response times (sheriff, fire suppression, medical care, etc.) cannot be guaranteed. Under some extreme conditions, you may find that emergency response takes longer than anticipated.
 - Story County maintains more than 1,000 miles of roads, but private roads that are maintained by private road associations serve some rural properties. There are some county roads that are not maintained by the county, no grading or snow plowing. Make sure you know what type of maintenance to expect and who will provide the maintenance.
 - Many large construction vehicles cannot navigate small, narrow roads. If you plan to build it is wise to checkout construction access.
- In extreme winter weather, county roads can become impassable. In these conditions even a four-wheel drive vehicle may not help, you may need a four-wheel drive vehicle with chains for all four wheels to travel during these episodes. Even with four-wheel drive, there may be times when you cannot get to work. Your employer needs to realize that this may happen, before it does.
- School busses may not travel on some private roads inside subdivisions. You may need to drive your children to the nearest county road so they can get to school.
- During the annual "spring thaw", gravel roads can become very soft and easily
 damaged by heavy loads. At these times, we may ask that school busses use hard
 surfaced roads only. This means that it may be necessary for you to take your
 children to the nearest paved road to meet their bus in the morning and to pick them
 up after school. Theses conditions may exist for several days at a time, strictly depending on the weather.
- Natural disasters, especially floods, can damage roads. A small streambed can become a raging torrent
 and wash out roads, bridges, and culverts. Story County will repair and maintain county roads. However,
 private subdivision roads are the responsibility of the landowners that use those roads.
- Gravel roads generate dust. You may contract to have a dust control product applied to your road, but
 dust is still a fact of life for most rural residents. Be sure to check with the Story County Engineer's Office
 for helpful suggestions.
- If your road is gravel, it is highly unlikely that Story County will pave it in the foreseeable future. Check carefully with the Story County Engineer's Office when a seller indicates that a property's county gravel road will be paved.
 - Mail delivery may not be available to all areas of the county. Ask the postmaster to describe the system for your area.
 - Newspaper delivery may not always be available to rural areas. Check with the newspaper of your choice before assuming you can get delivery.
 - Standard parcel and overnight package delivery can be a problem for those who live in rural areas. Confirm with the service providers as to your status.
- It may be more expensive and time consuming to build a rural residence due to delivery fees and the time required for subcontractors to reach your site.

Important things to consider continued...

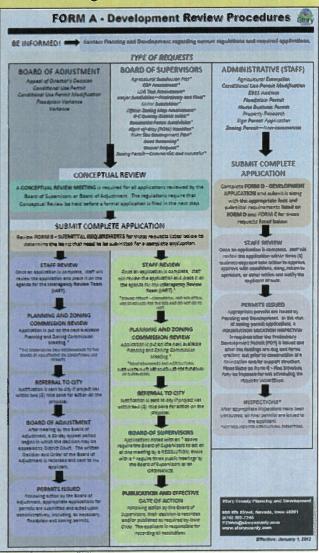
PERMITS AND BUILDING REGULATIONS



Many issues can affect your property. It is important to research these items before purchasing land.



- Not all lots are buildable. Story County has regulations regarding buildable lots sizes,
 proper zoning, floodplain restrictions and other regulations. Check with the Story County
 Planning and Development Department to receive information regarding your land.
- All of Story County is zoned and development permits are required for all structures. (building, dwelling, fence, deck, signs, etc.) Check with the Story County Planning and Development Department for additional information.
- Easements may require you to allow construction of roads, power lines, water lines, sewer lines, neighboring property owners and others across your land. There may be easements that are not of record.
 Check these issues carefully.
- You may be provided with a plat of your property, but unless the land has been surveyed and pins placed by a licensed surveyor, you cannot assume that the plat is accurate.
- Be sure to check with the Story County Engineer 's Office before building a fence near a road so that it is
 - not on the county right-of-way. Also, please call Story County Planning and Development to determine what permits may be required. You are not allowed to park vehicles or equipment in the ditch or along the road right-of-way.
- Many subdivisions have covenants that limit the use of the property. It is important to obtain a copy of the covenants (or confirm that there are none) and make sure that you can live with those rules. Also, a lack of covenants can cause problems between neighbors.
- Homeowners associations (H.O.A.s) are required to take care of common elements, roads, open space, etc. A dysfunctional H.O.A. or poor covenants can cause problems for you and even involve you in expensive litigation.
- Dues are almost always a requirement for those areas with a H.O.A. The by-laws of the H.O.A. will tell you how the organization operates and how the dues are set.
- The view from your property may change. The surrounding properties will probably not remain as they are indefinitely. You can check with the Story County Planning and Development Department to find out how the properties are zoned and to see what future developments may be in the planning stages.



Important things to consider continued...

DRAINAGE





There are 100 plus drainage districts in Story County. The property owners within the drainage district's boundaries are the actual owners and they are financially responsible for the tile and the ditches in the district. The Drainage District clerk is located in the Story County Auditor's Office and is responsible for taking minutes at drainage district meetings and maintaining the County's drainage district maps and records. Story County's Secondary Roads Department performs small repairs and maintenance work on

drainage districts when schedules allow. The work performed by the Roads Department is then charged to the district. More expensive repair and maintenance work may be completed by private contractors.

To report an issue or problem concerning a drainage district, please contact the Story County Engineer's Office at 515-382-7355.

If you have a drainage district ditch running across your property, there is a good possibility that the owners of the ditch have the right to come onto your property with heavy equipment to maintain the ditch or tile. Check with the Story County Engineer to review drainage district maps. It is important not to build or plant trees over a drain tile. The right-of-way (including both ditches) is controlled by the county, mowing is the only thing permitted in the right-of-way.

- The topography of the land can tell you where the water will go in case of heavy precipitation. When property owners fill in ravines, they have found that the water that drained through that ravine now drains through their house.
- A flash flood can occur, especially during the summer months, and turn a dry waterway into a river. It is
 wise to take this possibility into consideration when building.
- Spring run-off can cause a very small creek to become a major river. Some residents use sandbags to
 protect their homes. The county does not provide sandbags, equipment or people to protect private
 property from flooding.

Also keep in mind...

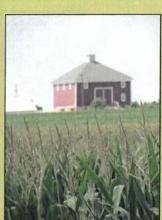


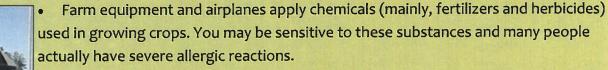
Important things to consider continued... AGRICULTURE



Owning rural land means knowing how to care for it. Here are a few things that you need to know:

- Farmers often work around the clock, especially during planting and harvest time. Grain dryers may also operate around the clock during harvest time.
 This operation may last for several weeks to a few months. It is possible that adjoining agriculture uses can disturb your peace and quiet.
- Land preparation and harvest operations can cause dust, especially during windy and dry weather.
- Farmers occasionally burn their ditches to keep them clean of debris, weeds and other obstructions. This burning creates smoke that you may find objectionable.





- Animals and their manure can cause objectionable odors.
- Agriculture is an important business in Story County. If you choose to live among the farms of our rural countryside, do not expect county governments to intervene in the normal day-to-day operations of your agribusiness neighbors.
- Before buying land you should know if it has noxious weeds that may be expensive to control and that
 you may be required to control.
- Farm equipment traveling down a road is slow moving and often covers a large portion of the roadway. Other drivers need to be aware of the slow moving equipment. Be aware of equipment when on the road as some tractors are not equipped with turn signals and can suddenly turn into a field driveway or farm lane.



This information is by no means complete.

There are other issues that you may come across that we have overlooked and we encourage you to be vigilant in your duties to explore and examine those things that could cause your move to be less than you expect.

STORY COUNTY CONTACT INFORMATION



| ANIMAL CONTROL | 975 W. Lincolnway ~ Nevada, IA 50201 | 515.382.3338 |
|-------------------------------------------------|---------------------------------------|-----------------------|
| ASSESSOR | 900 6th Street ~ Nevada, IA 50201 | 515.382.7320 |
| ATTORNEY | 1315 S. B Avenue ~ Nevada, IA 50201 | 515.382.7255 |
| AUDITOR & ELECTIONS | 900 6th Street ~ Nevada, IA 50201 | 515.382.7210 |
| BOARD OF SUPERVISORS | 900 6th Street ~ Nevada, IA 50201 | 515.382.7200 |
| COMMUNITY LIFE PROGRAM | 104 Hazel ~ Ames, IA 50010 | 515.956.2600 |
| COMMUNITY SERVICES | 126 S. Kellogg ~ Ames, IA 50010 | 515.663.2930 |
| CONSERVATION & PARKS | 56461 - 180th Street ~ Ames, IA 50010 | 515.232.2516 |
| COURTS & CLERK OF COURT | www.iowacourts.gov | 515.382.7410 |
| E911 SERVICE BOARD | 1315 South B Ave ~ Nevada, IA 50201 | 515.382.7559 |
| EMERGENCY MANAGEMENT | 900 6th Street ~ Nevada, IA 50201 | 515.382.7315 |
| ENGINEER & SECONDARY ROADS | 837 N Avenue ~ Nevada, IA 50201 | 515.382.7355 |
| ENVIRONMENTAL HEALTH | 900 6th Street ~ Nevada, IA 50201 | 515.382.7241 |
| FACILITIES MANAGEMENT | 900 6th Street ~ Nevada, IA 50201 | 515.382.7401 |
| FAMILY RESOURCES | www.storycountyfamily.org | |
| GEOGRAPHIC INFORMATION SERVICES | 900 6th Street ~ Nevada, IA 50201 | 515.382.7327 |
| HUMAN RESOURCES | 900 6th Street ~ Nevada, IA 50201 | 515.382.7204 |
| INFORMATION TECHNOLOGY | 900 6th Street ~ Nevada, IA 50201 | 515.382.7302 |
| PLANNING & DEVELOPMENT | 900 6th Street ~ Nevada, IA 50201 | 515.382.7245 |
| PUBLIC HEALTH | 1114 Duff Ave ~ Ames, IA 50201 | 515.239.6730 |
| REAL ESTATE DATA & GIS | www.beacon.schneidercorp.com | 515-382-7327 |
| RECORDER & VITAL RECORDS | 900 6th Street ~ Nevada, IA 50201 | 515.382.7230 |
| SHERIFF'S OFFICE | 1315 South B Ave ~ Nevada, IA 50201 | 515.382.6566 |
| STORY COUNTY CRIME STOPPERS | PO Box 444 Ames, Iowa 50010 | www.storycountycs.com |
| TREASURER & MOTOR VEHICLES | 900 6th Street ~ Nevada, IA 50201 | 515.382.7331 |
| VETERANS AFFAIRS | 126 S Kellogg ~ Ames, IA 50010 | 515.956.2625 |
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Or visit us online at www.storycountyiowa.gov





Checklist for Building in Unincorporated (Rural) Story County

Before building on property in the rural, unincorporated area, it is important to find out the following:

Property Boundaries, Easements, Covenants

Check plat of survey, deed and abstract of title to determine limitations on the use of the property. Determine this before advancing to other steps. If you are unsure as to whether the property is buildable, call the Planning and Development Department at 515.382.7245.

- Zoning and Floodplain Questions: Call the Planning and Development Department at 515.382.7245.
- Permit for well and septic: Call the Environmental Health Program at 515.382.7241. Problems may occur due to soil types and distances from house
- Eg11 Addressing: Call the Planning and Development Department at 515.382.7245. Every rural residence must have an address assigned for mail and emergency service location.
- Driveway: Call the Engineer's Office at 515.382.7355. Existing field entrances should be checked for residential use; new driveways must also be permitted.
- School District: Call the Planning and Development Department at 515.382.7245. Based on legal description of property, this office can tell you the school district in which the property lies.
- School Bus Service: call appropriate school district as determined above.
- Homestead and Military Tax Credits: Call the Story County Assessor's Office at 515.3827320. Property tax credits are available to qualifying individuals
- Mail, Newspaper, and Package Delivery: check with appropriate service provider

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| Electric | Natural or LP Gas |
|-----------------------|---------------------------|
| Water (if applicable) | Sewer (if applicable) |
| Internet | Garbage/Recyclable pickup |
| Telephone | Cable |

This checklist is just a start. Try to inform yourself fully of your rights and responsibilities so that you are not surprised by unforeseen problems as you develop your new home.



Helpful hints and questions to ask for use before property is purchased and/or developed!

What is the zoning on the property? What uses are permitted? How can it be used? What are the setbacks? Do I need a septic permit?

Is your property covered by a subdivision covenant?

Who supplies utilities to the property?

How and where does the stormwater drain on the property?

Are there non-conforming uses on the site? What is the surrounding property zoned? What is the flood zone? Is the existing septic system permitted? Who maintains the road? Are there any easements on the property? Is there rural water?